



1950 Third Street  
La Verne, California 91750  
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*Knowledge • Service • Vision*

## Office of Risk Management INSURANCE REQUIREMENTS

For vendors providing a service, the University must have a current certificate of insurance on file that includes the minimum insurance coverages that are required by the Office of Risk Management.

The standard insurance policies and related coverage are as follows; however, greater coverage may be required depending on the nature and scope of the work being performed:

### TYPES OF COVERAGE AND LIMITS

- **Commercial General Liability:** \$1,000,000 per occurrence and \$2,000,000 aggregate
- **Auto Liability:** \$1,000,000 per accident for bodily injury and property damage
- **Workers Compensation:** Insurance as required by the State of California, with Statutory Limits, and Employer's Liability Insurance with limit of no less than \$1,000,000 per occurrence for bodily injury and disease and \$1,000,000 aggregate per policy period of one year
- **Professional Liability:** Also known as Error & Omissions a limit of \$1,000,000 per occurrence or claim and \$2,000,000 policy aggregate

### DESCRIPTION OF OPERATIONS LANGUAGE

- **Additionally Insured:** The following should be contained in the memo field of the certificate of insurance: "It is agreed that the Certificate Holder, University of La Verne, is included as an Additional Insured, as its interest may appear, as respects to operations of the Named insured for services rendered to the Certificate Holder."
- **Primary and non-contributory:** The following should be contained in the memo field: "It is agreed that the insurance provided by contractor or vendor is primary and non-contributory to any insurance maintained by the University of La Verne."
- **Notice of Cancellation:** Each insurance policy shall state that coverage shall not be cancelled, except with written notice to the University of La Verne within 30 days.
- **Waiver of Subrogation:** Contractor and Contractor's Insurance Carrier hereby agrees to waive right of recovery for any and all losses or claims by providing a "waiver of subrogation." The language should read as follows: : "Waiver of Subrogation included is in favor of the University of La Verne, its officers, officials, employees, and volunteers for general liability, auto liability, and workers compensation."

THE CERTIFICATE AND ENDORSEMENTS MUST ALSO COMPLY WITH THE FOLLOWING:

- **Certificate Holder:** University of La Verne, Attn: Risk Management, 1950 Third Street, La Verne, CA 91750
- **Insurer's Rating:** The insurance is issued by a company authorized to do business in the State of California with a A.M. Best rating of A:VII or better.
- Insurance shall be on file prior to commencement of services

Should you have any questions regarding the above requested information please contact the Office of Risk Management at (909) 448-4516. Certificates of Insurance may be sent to Alex Soto at [asoto@laverne.edu](mailto:asoto@laverne.edu) or faxed to (909) 593-4768.